

CLAIMS

What is claimed is:

1 1. A method comprising:
2 initiating a transaction between an access device and a primary merchant;
3 creating a secure link between the primary merchant and at least one
4 ancillary merchant;
5 exchanging consumer information automatically between the primary
6 and ancillary merchant; and
7 completing the transaction by the ancillary merchant.

1 2. The method of claim 1, further comprising:
2 referring the transaction to the ancillary merchant and enabling the
3 ancillary merchant to complete the transaction.

1 3. The method of claim 1, further comprising:
2 delivering an electronic receipt communicating purchase activity to the
3 consumer.

1 4. The method of claim 1, further comprising:
2 arranging for delivery of the purchased item directly from the ancillary
3 merchant to the consumer.

1 5. The method of claim 1, wherein said method gathers all necessary
2 information from the access device to complete the transaction, so that the
3 consumer is not required to provide any additional information.

1 6. The method of claim 1, further comprising:
2 collecting a referral fee from the ancillary merchant that completes said
3 transaction with the access device.

1 7. An apparatus comprising:
2 means for initiating a transaction between an access device and a primary
3 merchant;
4 means for creating a secure link between the primary merchant and at
5 least one ancillary merchant;
6 means for exchanging consumer information automatically between the
7 primary and ancillary merchant; and
8 means for completing the transaction by the ancillary merchant.

1 8. The apparatus of claim 7, further comprising:
2 means for referring the transaction to the ancillary merchant and enabling
3 the ancillary merchant to complete the transaction.

1 9. A machine readable medium having embodied thereon sequences
2 of instructions, which when executed by a processing system, cause the system
3 to perform the acts of:
4 initiating a transaction between an access device and a primary merchant;
5 creating a secure link between the primary merchant and at least one
6 ancillary merchant;
7 exchanging consumer information automatically between the primary
8 and ancillary merchant; and
9 completing the transaction by the ancillary merchant.

1 10. The medium of claim 9, further comprising:
2 referring the transaction to the ancillary merchant and enabling the
3 ancillary merchant to complete the transaction.

1 11. The medium of claim 9, further comprising:
2 delivering an electronic receipt communicating purchase activity to the
3 consumer.

1 18. The apparatus of claim 15, further comprising:
2 an arranger to arrange delivery of the purchased item directly from the
3 ancillary merchant to the consumer.

1 19. The apparatus of claim 15, further comprising:
2 a collector to collect a referral fee from the ancillary merchant that
3 completes said transaction with the access device.

000001-05422200